

AMENDMENTS TO THE CLAIMS

In the Claims:

Please amend Claims 1 and 3-18. Please cancel Claim 2 without prejudice. A complete copy of the claims including marked-up versions of each claim which is amended in this Amendment B appears below.

1 1. (Currently Amended) A method for electronic bill presentation and payment,  
2 comprising the ~~entity~~ steps of:  
3 obtaining a plurality of bill files, each bill file associated with a particular billing  
4 entity and a particular billing account maintained at ~~a-biller's~~ the billing entity's financial  
5 institution, each bill file including a plurality of records, each record identifying a  
6 ~~particular-invoice~~ customer's account and a corresponding balance representing a  
7 financial obligation owed by ~~a-corresponding~~ the customer to the billing entity;  
8 obtaining a payment made by the customer to the billing entity;  
9 data mining the payment to obtain data that distinctly identifies the financial  
10 institution where the customer maintains the account upon which the payment is drawn;  
11 associating the customer's financial institution data with a routing address;  
12 ~~processing records in each bill file by:~~  
13 ~~obtaining a routing address associated with a customer's financial~~  
14 ~~institution where the corresponding customer maintains an account;~~

obtaining customer account identification information identifying the  
corresponding customer's account at the customer's financial institution;

processing records in each bill file by:

assembling a bill packet corresponding to the bill record, the bill packet  
including information from the corresponding bill record and the customer's  
account identification information; and

transmitting the bill packet to an electronic repository corresponding to the  
customer's financial institution using the associated routing address; and  
processing the bill packets received by each electronic repository by:

sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the received  
bill packets for each customer account; and

electronically presenting each bill presentation file for viewing and  
electronic bill payment.

2. (Cancelled).

3. (Currently Amended) ~~The A method of step 2,~~ as defined in Claim 1, wherein the  
customer's financial institution data includes an American Bankers Association routing  
and transit number.

1 4. (Currently Amended) The A method of ~~step 2~~, as defined in Claim 1, wherein the  
2 customer's financial institution data includes an International Organization for  
3 Standardization issuer identification number.

1 5. (Currently Amended) The A method of ~~step 2~~, as defined in Claim 1, wherein the  
2 step of associating the customer's financial institution data with a routing address  
3 comprises the step of:  
4 registering the customer's financial institution data with an Internet Domain Name  
5 Service.

1 6. (Currently Amended) The A method of ~~step~~ as defined in Claim 1, wherein  
2 ~~obtaining the step of associating the customer's financial institution data with~~ a routing  
3 address comprises the steps of:  
4 associating the customer's financial institution with a globally unique identifier;  
5 registering the globally unique identifier with an Internet Domain Name Service;  
6 receiving an Internet Protocol address corresponding to the globally unique  
7 identifier that has been registered with the Internet Domain Name Service; and  
8 loading information into a look-up table database that correlates the customer's  
9 financial institution with the Internet Protocol address.

1 7. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the  
2 step of assembling a bill packet further comprises the step of:  
3 encrypting the bill packet.

1 8. (Currently Amended) ~~The A method of claim~~ as defined in Claim 7, wherein the  
2 step of processing the bill packets received by each electronic repository further  
3 comprises the step of:  
4 decrypting the bill packet.

1 9. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the  
2 step of assembling a bill packet further comprises the step of:  
3 attaching to the bill record a Universal Resource Locator of a server operated by  
4 the billing entity to enable the customer to find detailed billing information.

1 10. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, wherein the  
2 step of electronically presenting each bill presentation file for viewing and electronic bill  
3 payment further comprises the steps of:  
4 providing security for accessing the bill presentation file to ensure the privacy of  
5 any information displayed; and  
6 providing security to ensure the confidentiality of any payment information  
7 received.

11. (Currently Amended) The A method of claim as defined in Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes receiving authorization to debit a direct deposit account at the customer's financial institution.

12. (Currently Amended) The A method of claim as defined in Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes authorization to charge a credit card of the customer.

13. (Currently Amended) The A method of claim as defined in Claim 11, further comprising the step of:  
debiting the customer's direct deposit account.

14. (Currently Amended) The A method of claim as defined in Claim 12, further comprising the step of:  
charging the customer's credit card.

15. (Currently Amended) The A method of step as defined in Claim 1, further comprising the step of:  
recording the payment by the customer in a customer payment warehouse database.

16. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, further comprising the steps of:

sending an automated payment to the biller's financial institution that originated the bill;

crediting the billing account owned by the biller at the biller's financial institution;

and

notifying the billing entity that the bill has been paid.

17. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, further comprising the step of:

recording the payment to billing entity in a bill payment warehouse database.

18. (Currently Amended) A method for electronic bill presentation and payment, comprising the steps of:

obtaining a plurality of bill files, each bill file associated with a particular billing entity and a particular billing account maintained at ~~a biller's~~ the billing entity's financial institution, each bill file including a plurality of records, each record identifying a particular ~~invoice~~ customer's account and a corresponding balance representing a financial obligation owed by ~~a corresponding~~ the particular customer to the billing entity;

~~processing records in each bill file by:~~

obtaining payments made by customers which are made to the billing entity;

obtaining data from the payments which distinctly identifies the customers'  
financial institutions where the customers maintains accounts;  
obtaining routing addresses for the customers' financial institutions;  
obtaining customer account identification information identifying the  
corresponding customers' accounts at the customers' financial institutions; and  
processing records in each bill file by:

assembling a bill packet corresponding to each of the bill records, the bill  
packet including information from the corresponding bill record and the  
customer's account identification information; ~~and~~

transmitting the bill packet to an electronic repository corresponding to the  
customer's financial institution using the associated routing address; and  
processing the bill packets received by each electronic repository by:

sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the  
received bill packets for each customer account; and

electronically presenting each bill presentation file for viewing and  
electronic bill payment.

19. (Previously Presented) A method for electronic bill presentation and payment,  
comprising the steps of:

obtaining a payment made by a customer remunerated to a billing entity;

4           data mining the payment to obtain customer's financial institution data that  
5 distinctly identifies a customer's financial institution;  
6           associating the customer's financial institution data with a routing address; and  
7           transmitting a bill packet to an electronic repository corresponding to the  
8 customer's financial institution using the associated routing address.